

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,091	2,190	1,912	2,130	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,846	1,898	1,678	1,881	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,091	2,190	1,912	2,130	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,846	1,898	1,678	1,881	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,402	2,498	2,221	2,433	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,157	2,206	1,987	2,184	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	11,824	10,600	11,177	11,451	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,628	10,371	10,995	11,261	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.68%	20.66%	17.11%	18.61%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.88%	18.30%	15.27%	16.71%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.68%	20.66%	17.11%	18.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.88%	18.30%	15.27%	16.71%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.31%	23.57%	19.87%	21.24%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.55%	21.27%	18.07%	19.39%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	25,275	28,310	27,399	29,992	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.27%	7.74%	6.98%	7.10%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

_	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,091	2,190	1,912	2,130	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,846	1,741	1,508	1,742	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	25,275	28,310	27,399	29,992	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,030	27,861	26,995	29,603	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.27%	7.74%	6.98%	7.10%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.38%	6.25%	5.59%	5.88%	[A.2]/[B.2]	



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		ı	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,402	2,498	2,221	2,433	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,402	2,190	,	-	C 01.00 (40000.40010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,289	1,289	1,912 1,275	2,130 1,291	C 01.00 (*00.0,c0010)	
	A.1.2	instruments) Retained earnings	306	366	321	344	C 01.00 (*0030,c0010) C 01.00 (*0130,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0		C 01.00 (r0150,00010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A1.4	Accumulated other comprehensive income Other Reserves	339	188	15	233	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	16	16	16	16	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (e) or CHX Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (10230.c0010)	Article 84 of CISR
	A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	-9	-8	-9	-4	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A1.8	Adjustments to LE11 due to prudential niters (-) Intanoible assets (including Goodwill)	-70	-87	-9	-112	C 01.00 (r0300,c0010) + C 01.00	Articles 42 to 35 of and 35 (1) point (i) of CISR. Articles 4(115), 36(1) point (ii) and 37 point (a) of CISR. Articles 4(115), 36(1) point (ii) and 37 point (a) of CISR.
	A.1.9	(r) Intaligues assets (including GOODMII) (r) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTI s.	0	0	0	-112	(r0340,c0010) C 01 00 (r0320 r0010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses (-) Defined benefit persion fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.11	(-) Defined benefit persion fund assets (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (10.900,00010)	Articles 4(109), 36(1) point (e) and 41 of CRX Articles 4(1221, 36(1) point (e) and 44 of CRX
							C 01.00 (r0430,c0010) C 01.00 (r0440,c0010)	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-25	-23	-26	-26	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	244	449	404	389	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	244	449	404	389	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,091	2,190	1,912	2,130	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	311	308	309	302	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	311	308	309	302	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 66.00 (19910,00010) + C 01.00 (19920,00010) + C 01.00 (19930,00010) + C 01.00 (19940,00010) + C 08.00 (19950,00010) + C 01.00 (19950,00010) + C 08.00 (19970,00010) + C 01.00 (19974,00011) + C 01.00 (19978,00010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	11,824	10,600	11,177	11,451	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	196	229	183	190	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.68%	20.66%	17.11%	18.61%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.68%	20.66%	17.11%	18.61%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	20.31%	23.57%	19.87%	21.24%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,846	1,741	1,508	1,742	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.88%	16.79%	13.72%	15.47%	[0.1]/[8-8.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	244	292	234	249	C 05.01 (r0440,c0010)	
Mama Home	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	196	229	183	190	C 05.01 (r0440,c0040)	
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⁽¹⁾ The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated.



Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	7,207	7,746	8,338	8,800	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 08.01 (10090, c0280, 5001) + C 08.01 (10090, c0280, 5001) + C 08.01 (10090, c0280, 5002)
Of which the standardised approach	7,207	7,746	8,338	8,800	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	23	27	35	51	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002)
Credit valuation adjustment - CVA	21	28	47	74	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, r0010)
Position, foreign exchange and commodities risks (Market risk)	2,850	928	887	621	C 02.00 (r0520, c0010)
Of which the standardised approach	2,850	928	887	621	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,723	1,870	1,871	1,904	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,723	1,870	1,871	1,904	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	11,824	10,600	11,177	11,451	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	543	742	228	503
Of which debt securities income	133	183	55	120
Of which loans and advances income	408	557	171	377
Interest expenses	84	113	35	98
(Of which deposits expenses)	75	101	32	94
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	143	196	53	112
Gains or (·) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	35	36	-3	-14
Gains or (-) losses on financial assets and liabilities held for trading, net	4	9	9	28
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	22	14	-4	-17
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	65	93	26	54
Net other operating income /(expenses)	14	27	11	20
TOTAL OPERATING INCOME, NET	743	1,005	287	590
(Administrative expenses)	286	393	112	242
(Cash contributions to resolution funds and deposit guarantee schemes)	18	18	30	31
(Depreciation)	54	72	19	39
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-11	-18	0	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	3	-4	0
(Other provisions)	-7	-20	5	-2
Of which pending legal issues and tax litigation ¹	0	-5	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	5	74	33	41
(Financial assets at fair value through other comprehensive income)	0	14	2	-7
(Financial assets at amortised cost)	5	61	31	48
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-3	-2	-2	-3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	1	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	394	468	96	243
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	338	411	81	213
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	338	411	81	213
Of which attributable to owners of the parent	331	403	78	205

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,331				4,007				3,359				4,286				IAS 1.54 (i)
Financial assets held for trading	13	7	7	0	23	6	16	0	32	6	26	0	54	6	47	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	313	254	2	57	306	247	2	57	309	251	2	56	297	241	20	36	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,246	8,209	0	37	8,324	8,285	0	38	8,720	8,680	0	40	4,100	3,957	21	123	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	10,558				13,647				13,006				19,106				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.20
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	411				489				529				555				
TOTAL ASSETS	23,872				26,795				25,956				28,398				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	ls of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	ınt ⁽²⁾	Accum	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		8,233	0	0	-2	0	0	8,322	0	0	-15	0	0	8,699	21	0	-16	-1	0	4,071	20	0	-7	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		291	0	0	-2	0	0	303	0	0	-3	0	0	262	0	0	-3	0	0	5,019	0	0	-12	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,403	2,046	508	-163	-270	-316	11,277	2,319	471	-165	-316	-303	10,559	2,489	468	-182	-343	-307	11,936	2,480	484	-202	-335	-321	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Banca Transilvania

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	9	8	7	9	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	21,452	24,478	23,789	26,174	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	115	109	106	107	IAS 37.10; IAS 1.54(I)
Tax liabilities	56	20	21	34	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	32	39	38	54	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	21,664	24,654	23,961	26,378	IAS 1.9(b);IG 6
TOTAL EQUITY	2,208	2,141	1,995	2,020	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	23,872	26,795	25,956	28,398	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Banca Transilvania

(mln EUR)

			Carrying	amount]
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		9	8	7	9	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Siture positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	1,213	505	1,921	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	505	1,921	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	212	231	217	208	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	185	204	187	177	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	421	578	549	913	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	58	55	40	72	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	364	452	502	521	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	151	149	132	120	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,220	5,941	5,810	6,319	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,217	4,689	4,688	4,925	ECB/2013/33 Annex 2.Part 2.9.1
	Households	14,350	15,264	15,244	15,436	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,138	8,810	9,017	9,172	Annex V.Part 1.42(f), 44(c)
Debt securities issued		327	331	331	328	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	287	291	293	291	Annex V.Part 1.37
Other financial liabilities		557	470	630	529	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		21,461	24,486	23,796	26,183	



2022 EU-wide Transparency Exercise Market Risk

Banca Transilvania

									Julica ITali.													
	SA					1	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE I	RISKS CAPIT			VaR (Memori	andum item)	STRESSED VaR (/	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE			12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	2,443 2,271 172	481 437 44	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Equities Of which: General risk Of which: Specific risk	39 20 20	37 18 18	0	0	0	0 0 0							0	0	0	0 0 0						
Foreign exchange risk Commodities risk	0	53	0	0	0	0							0	0	0	0						
Total	2,482	572	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	430	197	0	0	0	0							0	0	0	0						
Of which: General risk	413	181	0	0	0	0							0	0	0	0						
Of which: Specific risk	17	16	0	0	0	0							0	0	0	0						
Equities Of which: General risk	36	35	0	0	0	0							0	0	0	0						
Of which: Specific risk	18	18	l	0	0	0							ľ	0	0	0						
Foreign exchange risk	62	51	0	0	0	ō							0	0	0	0						
Commodities risk Total	528	283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
rotar -	320	203				<u> </u>			,		v	U	U		U			,		J	v	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



EBA Laboration 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banca Transilvania

					Standardisc	d Approach			
			As of 30,	09/2021		As of 31,	12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	3,429	4,534	380		10,463	11,676	276	
	Regional governments or local authorities	97	42	14		151	66	27	
	Public sector entities	40	33	33		13	6	6	
	Multilateral Development Banks	0	71	0		37	116	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	880	898	362		1,301 3,503	1,322	602	
	Corporates	3,211 1,507	2,115 950	1,924 759		3,503 1,606	2,217	2,024 803	
	of which: SME	1,507	3.731			1,606	1,002		
	Retail	6,191 2,611	3,/31 1,216	2,581 695		3,008	4,078 1,388	2,810 793	
Consolidated data	of which: SME Secured by mortugues on immovable property	3,056	2,965	1,028		3,265	3,173	1,098	
	of which: SMF	3,036	2,965	1,028		3,265	3,173	1,098	
	Francures in default	706	373	399	321	677	361	381	30
	Items associated with particularly high risk			0		0	0		
	Covered bonds		ō	i o		ō	ō	ō	
	Claims on institutions and comprates with a ST credit assessment	0	ō	o o		0	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1,648	1,443	509		1,756	1,531	539	
	Standardised Total ²	19,258	16,203	7,231	939	28,016	24,546	7,773	96

Object approxy, unlike Epones we wisk, in appoinds offers in being into account any effect of not to credit convenient factors or credit risk indigation indivisuals (e.g., substitution effects).

(5) Substitudinal Statis does not include the Securition postboom site in the substitution of securities.

(5) Substitudinal Statis alone or include the Securities postboom site in substitution of securities and securities are disclosed. These have been selected under the following rules: Countries of counterparky owering up to 59% of fatal original exposure or Top 10 countries neithed by original collaboration of less securities.

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	1,162	2,268	15		9,229	10,443	276	
	Regional governments or local authorities	90	35	10		138	54	17	
	Public sector entities	39	33	33		12	ь	6	
	Multilateral Development Banks	0	/1	0		9	/9	0	
	International Organisations Institutions	161	182	71		180	202	76	
	Institutions Cornorates	3.156	2,065	1,882		3,479	2.197	2,007	
	of which: SME	1,465	2,003	726		1,591	2,197	792	
	of which: SME Retail	5,953	3,539	2,445		6,644	3,919	2,699	
	of which: SMF	2,557	1,170	669		2,959	1,346	769	
ROMANIA	Secured by mortgages on immovable property	3.046	2,955	1,025		3,169	3.080	1.069	
	of which: SME	141	110	29		141	112	30	
	Exposures in default	665	348	371	305	637	338	357	288
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
I	Other exposures	1,517	1,329	480		1,645	1,439	505	
I	Standardised Total ²				897				921

		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min.FER %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Recinal to Public sector Helitateval International Technology (International International Internati	versiment for control basic versiment is but authorities all provisions states and d'emissions is s 50 50 50 50 50 50 60 60 60 60 60 60 60 60 60 60 60 60 60	1,980 0 0 48 48 0 0 0 0 0 0 0 0 0	1,600 0 0 48 48 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		842 6 6 6 6 6 6 1 6 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	842 0 0 0 0 75 75 75 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 20 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	٥	

		(2) I clear value adjustments area provisions per country or counterparty economic resources exposures, accessors augustments (AVAs) and other own turns instructions needed to the exposures, for fundamental enterprises and provisions per country or counterparty economic resources exposures, accessors augustments (AVAs) and other own turns instructions needed to the exposures, for fundamental exposures per country or counterparty economic resources exposures, accessors augustments (AVAs) and other own turns instructions needed to the exposure of the									
					Standardis	d Approach					
			As of 30,	/09/2021			As of 31,	/12/2021			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	367	365	365		392	390	0			
	Regional governments or local authorities	7	7	3		7	7	3			
	Public sector entities	0		0		0	0				
	Multilateral Development Banks			0		0	0				
	International Organisations	139	137	137		158	158	158			
	Institutions Cornerates	139	137	36		130	14				
	of which: SME	43	41	32		15	14				
	Retail	202	188	132		171	154				
MOLDOVA,	of which: SME	54	46	26		49	42				
REPUBLIC OF	Secured by mortgages on immovable property	0		0		87	84	26			
KEPOBLIC OF	of which: SME	0	0	0		39	37	10			
	Exposures in default	40	24	28	16	40	23	23	16		
	Items associated with particularly high risk	0	0	0		0	0				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	. 0			
1	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity						0	34			
I	Other exposures	132	112	30		111	91	34			
	Standardised Total ²				41				43		

		(2) Total value adjustments and provisors per country of counterparty excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds aductions related to the exposures, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²			
GERMANY	Central convertments or central basis. Section of the convertment of the central basis. Packs carties with the central basis. Packs carties entities and cartierises shall be central basis. International Overalestons Commentes of the central basis of the ce	0 0 0 0 150 5 0 1 1 0 0 0 0	0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	0 0 0 0 42 42 1 1 0 0 0 0 0		0 0 0 0 84 5 5 0 6 0 1 1 0 0 0	843 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 25 3 3 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Other exposures Standardised Total ²	0		0		0		0				



Banca Transilvania

	MATTER TRAINING									
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 5	Central consensantials or central basish is administration of contrast and office and contrast a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Chiolinal excessors, unlike Excessors value, is recorded before taking into account any effect due to credit convention factors or credit risk mitigation techniques (e.g., substitution effects).									

		exposures, but includes gener	al credit risk adjustments.	anterparty excelose cross for a	CO-CHRONI ENPORTER, BOODON	recessor exposureris (AVA)	and come own to the records	a readed to the	
					Standardisc	d Approach			
			As of 30	/09/2021		As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	ō	i i	0		0	0	i i	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
Country of	Retail	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property of which: SME						0		
	Exposures in default	ŏ			0		0		
	Items associated with particularly high risk	ı ő			Ů		0		, and the same of
	Covered bonds	ō	0	0		o o	0	o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0		
	Standardised Total ²								

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations national to the

Country of		exposures, but includes general credit risk adjustments.										
Contrar descriptions of the contrar short of the co					Standardise	d Approach						
Country of			As of 30	/09/2021		As of 31/12/2021						
Country of Countr	(44.88.85)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
The consures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central oversements or central sales II seriorised oversements or bod and whites seriorised oversement or bod and whites seriorised oversements facilitations facilitation	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	/09/2021		As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations			0		0		0	
	Institutions	0	0	ō		ō	ō	o o	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME			0		0		0	
Counterpart 8	Secured by mortgages on immovable property	i i	0	0		0	i i	ů	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds			0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0	
	Equity		, o	o o		o o	i i	l ő	
	Other exposures		0	0		ō		ō	
	Standardised Total ²								

		(2) con value applications and profession per country or consequent economics encode for necumenation exposures, accessors adjustments (AVAs) and other own funds induced preferred in the displacements.								
					Standardisc	d Approach				
		As of 30/09/2021 As of 31/12/2021								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(rin EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Develonment Banks International Oroanisations	0	0	0		0	0	0		
	Institutions Corporates of which: SME	0	0	0		0	0	0		
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0		0		0	0	0		
Counterpart 3	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0 0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total ²									

				Standardis	d Approach			
		As of 3	0/09/2021			As of 31	/12/2021	
(role EUR. %)	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	sociamient	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0			0



		Standardised Approach										
			As of 31,	03/2022			As of 30,	(06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, 16)											
	Central governments or central banks	8,761	10,036	226		10,783	12,204	279				
	Regional governments or local authorities	176	69	27		169 38	70	26 32				
	Public sector entities Multilateral Development Banks	40	119	20		30	143	10				
	Multilateral Development Banks International Organisations	40	119	20		39	143	10				
	Institutions	1,882	1,907	819		2,091	2,120	886				
	Corporates	3,863	2,492	2,279		4,422	2,713	2,457				
	of which: SME	1,774	1,099	880		2.095	1,214	952				
	Retail	6,973	4,169	2,874		7,599	4,538	3,147				
Consolidated data	of which: SME	3,003	1,413	807		3,141	1,435	820				
Consolidated data	Secured by mortgages on immovable property	3,341	3,248	1,124		3,428	3,325	1,152				
	of which: SME	179	150	40		168	145	39				
	Exposures in default	668	324	343	334	666	324	341	333			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinus (CIU)	0	0	0		0	0	0				
	Equity	0				0						
	Other exposures	2,099	1,860	657		2,147	1,897	521				
	Standardised Total ²	27,806	24,226	8,373	1,079	31,382	27,367	8,851	1,112			

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,	
calculated as of last quarter	

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	8.072	9,348	167		9.534	10.957	218	
	Central governments or central banks Regional governments or local authorities	164	9,346	18		163	10,957	218	
	Regional governments or local authorities Public sector entities	104	3/	10		38	22	32	
	Multilateral Development Banks	o o	79	í		0	105	0	
	International Organisations	n n	0			i i	0	0	
	Institutions	235	261	124		415	444	303	
	Corporates	3,817	2,453	2,244		4.373	2.682	2,431	
	of which: SME	1,751	1,079	864		2,072	1,194	936	
	Retail	6,776	4,015	2,766		7,401	4,368	3,028	
ROMANIA	of which: SNE	2,954	1,371	783		3,086	1,386	792	
KUMANIA	Secured by mortgages on immovable property	3,246	3,156	1,095		3,334	3,234	1,122	
	of which: SME	142	114	30		133	113	30	
	Exposures in default	630	305	323	316	628	304	321	315
	Items associated with particularly high risk	0				9	0	0	
	Covered bonds	0				9	0		
	Claims on institutions and corporates with a ST credit assessment	0	0				0	0	
	Collective investments undertakings (CIU) Equity	0	0				0		
	Other exposures	1.988	1.767	623		1.969	1.763	504	
	Other exposures Standardised Total ²	1,700	1,707	623	1.033	1,909	1,703	304	1.040
	Standardised Total*				1,033				1,040

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	ed Approach			
			As of 31,	03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	198	198	49		703	703	51	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0 303	0 313	0	
	Institutions Corporates of which: SME	0	0	0		0 0	0	0.0	
	or which: SME Retail of which: SME	1	1	1		1	1	1	
ITALY	Secured by mortpages on immovable property of which: SME	2 0	2	1 0		2 0	2	1	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other propages	0	0	0		0	0	0	
	Standardised Total ²	Ů			0			Ů	0

		exposures, but includes general							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	345	343	0		384	382	0	_
	Regional governments or local authorities	6	6	3		6	5	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	125	125	125		0	0	0	
	Corporates	23	21	16		23	21	16	
	of which: SME	23 164	21	16		23 183	21	16	
MOLDOVA,	Retail of which: SME	164	149	105 24		183	16/	116 28	
	Secured by mortgages on immovable property	49	*2 83	26		85	40	20	
REPUBLIC OF	of which: SME	27	26	10		35	22	20	
	Exposures in default	37	19	20	18	38	19	19	
	Items associated with particularly high risk						0	0	
	Covered bonds	ō	0	i i		ō	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	111	91	34		178	133	17	
	Charden Cond Valued				AE				

		(2) Total value adjustments and exposures, but includes general		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	nd other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control deveroments for control sales/secretarial enveroments or board arthroffice secretarial enveroments or board arthroffice facilitations flow disconnect Banks International Constantions Control of the Constantion Con	94 0 0 0 0 133 11 1 0 1 0 0 0 0 0	94 0 0 0 0 133 5 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 34 5 0 0 0 0 0 0 0	0	115 0 0 0 314 6 0 4 0 0 0 0 0 0 0 0	11S 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 70 4 1 0 0 0 0 0 0 0	0
	Standardised Total ²								0



Country of Counterpart 6

EBA MANDE 2022 EU-wide Transparency Exercise

	Credit Risk - Standardised Approach								
	Banca Transilvania								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Cantral assessments or control basis a Cantral assessment or but authorities to be a control and but a control and but a Highlitical to be exposed Basis International Capitations International Capitations International Capitation Capitation State Capitation State Capitation State Capitation State Capitation State Capitation State Control South State Control South Control South	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
			d provisions per country of cou		t due to credit convenion factor curitisation exposures, additiona				0
					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	0	0					0	

			unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
				Standardise	d Approach			
		As of 31,	/03/2022			As of 30	06/2022	
(mb 800 84)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control overvenments or control basishis Sectional overvenments or body althrofites Sectional convenments or body althrofites Sectional Control of the Sectional Control Sectional Control of the Sectional Control Sectional Control Sectional Control Sectional Control Sectional Control Section Control Sectional Control Section Control Sectional Control Sectional Control Sectional Control Sectional Control Section	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·
Standardised Total ²				0				0
	Combal deventments or control banks Reciscul over-ments or board admirition Reciscul over-ments Fore-ments of which Dist Secured by mortuses or immunish or somethy Received by mortuses or immunish o	Control conveniments or central blanks Control conveniments or central blanks Recincia deveroments or local abborium Recincia deveroments or local abborium Recincia deveroments or local abborium Recincia deveroments abborium International d	Control conversements or control brains Control conversements Control conversemen	Control convenients or control basins Control convenients Con	Standardisc As of 31/03/2022 As of 31/03/2022 Control corresponds or control basins Control control control basins Control control control control basins Control co	Control corresponds or control to believe to the control of the co	Standard fixed Approach As of 31/ (37/2022 A	As of 31/(97/2022 As of 37/(97/2022 As of 37/(97/2022

		exposures, but includes gener		,,					
					Standardise	d Approach			
			As of 31,	03/2022			As of 30	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central over-ments or central hanks account over-ments or botal submittee shable sector entities shable sector entities shable sector entities shable sector entities fulfillezard Develoment Banks International Organizations Institutions Corporate of which: SPE	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Country of Counterpart 8	Action (1997), 2007. The count of two nothings are immovable property of which 2019. Executed two nothings are immovable property of which 2019. Executed to add an artifacturier's bish visit. Covered board and a composition with a 2T craft assessment Executed board and a composition with a 2T craft assessment Executed to the composition of the composition with a 2T craft assessment Executed to the composition of the Comp	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	۰
	Standardised Total ²				0				

		exposures, but includes gene		uneparty endudes order for se	carasacon exposores, austron	r vacacori acposimenta (AFAS)	and delet dell'i farias reductor	is reading to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central enversements or contral season activation of convenience to be authorities Resilization Translations to Beauty and Central Resilization Translation Tra	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total ²				0				0

					Standardise	d Approach			
			As of 31	/03/2022			As of 30/	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0			0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0			0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0				0	
	Corporates	0	0			9		0	
	of which: SME Retail	0	0			, o		0	
Country of	of which: SME			3					
	or which: SME Secured by mortgages on immovable property			1 .		, a			
Counterpart 10	of which: SME	ů ů	i i	i i		ı ő		0	
	Exposures in default	0			0	i i		0	
	Items associated with particularly high risk	o o		i i	_	i	i o	o o	
	Covered bonds	0	0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0			0	0	
	Other exposures	0	0	0			. 0	0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2021					As of 31/	12/2021		
		Origina	Original Exposure ¹		Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Original	Original Exposure ¹		Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canaalidakad daka	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

		As of 31/12/2021												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

			Banca Transilvania											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
						,			iki a falamatan	Park and an artist		Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portroll		Derivatives with pos	stive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
0 - 3M	Croatia													
To - 3M	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland													
0 - 3M	Italy	20 20 37 77 60 60	0 20 0 0 72 72 0 0	0 20 0 0 72 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
「0 - 3M [[3M - 1Y] 「1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Latvia													



General governments exposures by country of the counterparty

		Banca Transilvania												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania	575 900 1,811 777 1,880 1,424 376 7,755	545 906 1,811 75 1,880 1,428 376 7,721	545 900 1,811 775 1,879 1,400 3355 7,664	0 0 0 0 0	(0 6 0 0 1 1 28 22 58	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 39 49 89	0 0 0 0 0 1 1 1	297
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

			Banca Transilvania											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	6	0 0 0 0 6 6	0 0 0 6	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

			Banca Transilvania											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Banca Transilvania

							Banca Fransiivania							
							As of 31/12/2021	l e						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0	0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

			Banca Transilvania											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Total gross carridge amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total	Belgium													
[0 - 3M 13M - 14 15M - 14	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M 1 1 1 1 1 1 1 1 1	Czech Republic													
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		Banca Transilvania												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	· 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 115 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary	22	0 6 6 6 5 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 15 0 0 26	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	11
[0 - 3M [Ireland													
[0 - 3M [Italy	3. 3. 3. 3. 10.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 32 30 39 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	51
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Banca Transilvania												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	·	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		CONTROL MINICAL SECTION	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
To - 3M	Netherlands													
[0 - 3M [Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M [Romania	1.00 1.00 1.555 547 2.070 1.960 5.466	111 1,081 1,858 542 2,074 1,962 5400 8,069	11 1,080 1,828 542 2,073 1,931 516 7,979	0 0 0 0 0		0 1 31 0 2 31 24	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 1 0 0 33 68 103	0 0 0 0 0 0 0	264
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

			Banca Transilvania											
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain		0 0 0 5 5 5	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total Tota	Liechtenstein													
[0 - 3M] [13M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
Total	Australia													
To - 3M	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

			Banca Transilvania											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-deriving financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
TO - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
To - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Danca Transitionia

								Banca Transilvania							
								As of 30/06/2022	!						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	() () () () () () () () () ()	0 0 0	0 0 5 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0
E	Total			6	1	0	0	6	0	0	0	0	0	(5

Notes and definitions
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- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Banca Transilvania

				As of 30/09/2021								As of 31/12/2021				
		Gross c	arrying amount/ Nominal amount		Accumulated imp	pairment, accumulated negative changes in fair fit risk and provisions ^{4,8}	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated neg fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-perform	ng¹	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ¹	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	3,58	7 0	0	0 0				3,267						0		0
Debt securities (including at amortised cost and fair value)	8,78				4			8,882					18		-]
Central banks	3	2 0						36							-	
General governments	7,94	16 0	0		4			7,930					16	0		0
Credit institutions	49	3 0	0	0				593						0		0
Other financial corporations	31	5 0	0					307						0		0
Non-financial corporations		4 0	0	0				13								0
Loans and advances(including at amortised cost and fair value)	11,04	2 44	569 5	59 508	436	330 316	199	14,157	53	537	537	471	484	319	303	181
Central banks										,					,	
Contract Carried			, and the second	1	Ĭ	1	1 1		Ĭ	`	1	1	1	·	•	1
General governments	8	is o	0	0	3			2,485								0
Credit institutions	51	6 0	0	0 0				502	0					0		0
Other financial corporations	29	3 0	1	1	4	0 0	0	293	0	1			4	0		1
Non-financial corporations	4,31	.5 6	337 3	37 295	267	183 173	129	4,795	15	327	327	28:	306	190	178	114
of which: small and medium-sized enterprises	2,29	2 4	142	42 12	141	67 6	4 58	2,559	14	143	143	12:	157	70	67	57
of which: Loans collateralised by commercial immovable property	1,68	15 1	213 2	13 182	95	101 96	5 111	1,836	2	199	199	161	115	107	96	92
Households	5,83	38	231 2	31 212	162	147 145	3 70	6,083	38	206	206	189	167	129	124	66
							1								_	1
of which: Loans collateralised by residential immovable property	3,65	24	99	83	27	36 36	63	3,774	21	95	95	8:	28	33	31	61
of which: Credit for consumption	2,07		140	40 131	101	100		2.158		122	123		103	92	er	
				131	101		1			133	133	11:	102	02		1
DEBT INSTRUMENTS other than HFT	23,41	8 44	569 5	59 508	440	330 316	199	26,307	53	537	537	471	503	319	303	181
OFF-BALANCE SHEET EXPOSURES	3,37	4	53	53 51	38	29 29	13	3,786		50	50	45	41	31	31	10
	3,37				30			3,700		,	,		**			

The part definition of the institutions consists disease for the first formation of the part of the pa

Performing and non-performing exposures Banca Transilvania

									As of 30/06/2022											
					As of 31/03/2022															
		Gross c	Gross carrying amount/ Nominal amount			Accumulated imp value due to cres	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{4,8}				Gross car	rrying amount/ Nomina	il amount		Accumulated imp value due to cred	airment, accumulated negative changes it risk and provisions ^{4,8}	n fair Collaterals and			
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ming exposures ^a	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures			
(min FIRM)		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Of which St	ge 3			
Cash balances at central banks and other demand deposits	2,50	2 0			0	1				3,324						0				
Debt securities (including at amortised cost and fair value)	9,24					20				9,361					20					
Central banks	-,	0 0	1							27						0	0			
General governments	8,20	6 0		0 0	0	18			0	8,414					17	0	0			
	65	6 0		0	0	1			0	555					1	0	0			
	35	2 0		0	0	0	0		0	340	0		0	0	0	0	0			
Non-financial corporations	2	2 0		0	0	2	0		0	25			0	0	2	0	0			
Loans and advances(including at amortised cost and fair value)	13,600	6 61	534	534	468	528	324	307	173	14,979	86	539	539	484	540	335	321 16			
		0 0		0	0	0	a	a	0	0	0		a a	a a	0	0	0			
	1,27	7 0		0	0	6	a	a	0	1,829	0		a a	a a	8	0	0			
	62	3 0		0	0	0	0	a	0	624	0		o a	o a	0	0	0			
	30	1 0		1 1	1	5	O.	a	1	286	1	:			4	0	0			
Non-financial corporations	5,20	7 19	31	7 317	271	335	187	174	108	5,830	36	31	316	280	337	191	182 10			
	3,55	5 18	221	0 220	194	230	122	117	81	3,830	18	21	211	191	231	121	116 7			
	1,97	0 1	189	9 189	159	122	103	96	84	2,035	0	179	179	150	110	101	93 7			
Households	6,19	8 41	211	6 216	196	182	137	132	65	6,411	49	22.	222	203	191	144	139 6			
	3,82	5 23	9	4 94	80	28	34	32	59	3,875	28	9	91	78	26	33	30 5			
	2,18	4 23	13	8 138	124	112	88	85	39	2,265	28	14	144	131	114	94	91 3			
DEBT INSTRUMENTS other than HFT	25,351	0 61	534	534	468	549	324	307	173	27,664	86	531	539	484	560	335	321 16			
OFF-BALANCE SHEET EXPOSURES	4,33	7	44	44	43	42	27	26	8	6,263		38	38	38	50	23	23			

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021			As of 31/12/2021								
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for o forbearance me	npairment, nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	391	293	176	152	187	130	369	281	179	156	166	116			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	1	0	0	0	0	0	1	0	0	0	1	0			
Non-financial corporations	306	229	140	120	142	99	288	222	145	127	124	87			
of which: small and medium-sized enterprises	129	83	49	35	63		123	80	51	37	58				
Households	85	63	36	31	45	31	79	59	34	29	42	29			
DEBT INSTRUMENTS other than HFT	391	293	176	152	187		369	281	179	156	166				
Loan commitments given	7	3	2	2	4	1	8	5	3	3	3	2			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	137						131								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	293						281								

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Banca Transilvania

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated of accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR.)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on noperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	o	0	o	o	o	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	363	267	179	150	156	108	358	257	168	147	147	101
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	o
Non-financial corporations	284	209	145	121	114	79	280	201	136	120	106	73
of which: small and medium-sized enterprises	201	142	95	78	90		200	137	92	77	87	
Households	78	58	34	29	41	28	75	55	32	27	40	27
DEBT INSTRUMENTS other than HFT	363	267	179	150	156		358	257	168	147	147	
Loan commitments given	6	4	3	2	3	1	5	3	2	2	2	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	123						108					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	267						257					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Banca Transilvania

i			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022			As of 30/06/2022						
	Gross carrying amount Accum		Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated				
		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on	
(min EUR)			defaulted	,		non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted	,		non-performing exposures ¹	
A Agriculture, forestry and fishing	418	24	24	418	34	0	420	23	23	420	34	0	450	21	21	450	36	0	523	20	20	523	36	0	
B Mining and guarrying	26	17	17	26	16	0	27	17	17	27	16	0	28	17	17	28	17	0	29	12	12	29	14	0	
C Manufacturing	705	92	92	705	104	0	823	90	90	823	127	0	817	84	84	817	126	0	819	87	87	819	119	0	
D Electricity, gas, steam and air conditioning supply	104	6	6	104	10	0	134	6	6	134	11	0	266	2	2	266	14	0	267	2	2	267	15	0	
E Water supply	41	2	2	41	3	0	41	1	1	41	3	0	43	1	1	43	3	0	52	1	1	52	3	0	
F Construction	418	35	35	418	47	0	406	32	32	406	43	0	462	32	32	462	47	0	552	31	31	552	56	0	
G Wholesale and retail trade	1.273	63	63	1.273	103	0	1.378	55	55	1.378	103	0	1.495	56	56	1.495	113	0	1.676	58	58	1.676	119	0	
H Transport and storage	435	29	29	435	44	0	512	28	28	512	51	0	487	29	29	487	54	0	583	29	29	583	54	0	
I Accommodation and food service activities	144	14	14	144	18	0	158	18	18	158	21	0	168	18	18	168	22	0	204	17	17	204	20	0	
3 Information and communication	54	5	5	54	5	0	67	6	6	67	6	0	70	4	4	70	6	0	79	4	4	79	6	0	
K Financial and insurance activities	3	0	0	3	0	0	31	0	0	31	2	0	31	0	0	31	2	0	31	0	0	31	2	0	
L Real estate activities	229	26	26	229	17	0	271	26	26	271	26	0	332	26	26	332	26	0	392	25	25	392	28	0	
M Professional, scientific and technical activities	117	9	9	117	14	0	139	9	9	139	14	0	149	8	8	149	15	0	179	13	13	179	19	0	
N Administrative and support service activities	76	8	8	76	11	0	83	8	8	83	11	0	86	8	8	86	11	0	105	8	8	105	11	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	8	0	0	8	1	0	10	0	0	10	1	0	9	0	0	9	1	0	11	0	0	11	1	0	
Q Human health services and social work activities	186	4	4	186	12	0	207	4	4	207	14	0	213	3	3	213	14	0	221	4	4	221	13	0	
R Arts, entertainment and recreation	56	1	1	56	8	0	60	1	1	60	11	0	66	1	1	66	12	0	71	1	1	71	8	0	
S Other services	22	3	3	22	3	0	28	3	3	28	3	0	34	5	5	34	3	0	37	3	3	37	4	0	
Loans and advances	4.315	337	337	4.315	449	0	4 795	327	327	4 795	496	0	5.207	317	317	5.207	521	0	5.830	316	316	5.830	527	0	

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banca Transilvania

			As of 31/09/2021					As of 31/12/2021			As of 31/03/2022							As of 30/06/2022		
	Loans and advances																			
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
	11,042	10,473	44	569	299	14,157	13,621	53	537	277	13,606	13,071	61	534	275	14,979	14,441	86	539	282
	6,725	6,352	28	374	240	7,343	6,986	30	357	215	7,637	7,293	33	344	213	7,995	7,663	38	332	212
	5,597	5,255	27	342	219	5,877	5,553	25	324	193	6,061	5,749	27	312	193	6,177	5,879	30	297	191
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,625	1,574		51	34	1,768	1,716		52	37	1,825	1,776		49	37	1,914	1,863		50	37
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,006	968		38	25	1,077	1,039		38	24	1,122	1,086		37	23	934	904		31	18
Of which instruments with LTV higher than 100%	914	756		159	90	956	812		144	62	935	795		140	68	945	807		138	74
Accumulated impairment for secured assets	350	179	4	171	103	388	214	4	174	94	398	229	5	168	95	383	220	4	163	96
ollateral																				
Of which value capped at the value of exposure	4,891	4,700	23	191	128	5,340	5,169	23	171	113	5,546	5,385	26	161	107	5,682	5,528	30	154	105
Of which immovable property	4,645	4,461	23	184	123	4,896	4,732	20	164	107	5,079	4,925	22	154	103	5,205	5,058	25	147	101
	4,051	3,746	24	305	213	4,693	4,339	25	355	249	4,993	4,640	28	353	255	5,467	5,115	32	352	262
Of which immovable property	3,832	3,562	24	269	186	4,242	3,932	24	310	223	4,504	4,192	27	313	226	5,052	4,738	31	314	232
	1,003	994	1	9	6	1,136	1,127	2	9	6	1,211	1,199	3	12	7	1,358	1,343	2	15	10
Accumulated partial write-off	-23	0	0	-23	0	-24	0	0	-24	0	-21	0	0	-21	0	-20	0	0	-20	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing lears and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.